



MONTHLY RATE BRIEFING

Georgia is where Southeast commercial auto repriced this month — and the biggest books moved first.

Every approved increase here cleared one screen: unfavorable rate filings, high severity or 25,000+ policyholders, approved in September across workers comp and commercial auto. The through-line is restraint — carriers filed well under what their own actuaries say they need, so treat these as a down payment, not the final bill.

INDUSTRIES IN THIS ISSUE'S FILINGS

Truck & Van Fleets
IN ALL 3 AUTO FILINGS

Auto & Equipment Repair
NAMED IN PROGRESSIVE'S BOOK

Waste & Hauling
NAMED IN PROGRESSIVE'S BOOK

Restaurants & Delivery
NAMED IN PROGRESSIVE'S BOOK

LEAD FILING

GA

COMMERCIAL AUTO

SEVERITY 3/5 · 40K REACH

Progressive's +4.9% on 40,443 Georgia fleets is the month's largest auto move

Approved Sep 2, effective Dec 16. Progressive takes an average 4.9% increase across its Georgia commercial auto book — 40,443 policyholders and \$391.8M in premium, about \$9,700 per account. The book runs on freight haulers, waste and hauling operators, restaurants with delivery, and repair shops, and the filing also adds vehicle-history and length-of-ownership rating variables that reprice older, higher-turnover vehicles.

Here's the tell: Progressive's own indicated need was 12.2%, so it filed barely a third of what the math supports. Who feels it: Georgia fleets at renewal from December on. Move now: flag December-plus auto renewals and warn clients that a second filing is the likely sequel.

+4.9% APPROVED AVG	12.2% INDICATED NEED	40,443 POLICYHOLDERS	\$391.8M PREMIUM	\$9,687 AVG PREM/POLICY
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ALSO APPROVED THIS CYCLE

GA

COMMERCIAL AUTO

SEV 4

Nationwide takes +15% in Georgia and kills its telematics discount

After years of loss ratios above 100%, Nationwide reprices base rates and increased-limit factors and drops the telematics discount outright — so even safe-driving fleets lose a credit they counted on. The approved 15% still trails the 24.1% indicated. Who feels it: smaller Georgia truck fleets; Move now: re-shop any account that was leaning on the telematics break.

646 policyholders · \$8.3M premium · indicated 24.1% · effective Apr 15, 2027 · ~\$12,817/policy

GA

COMMERCIAL AUTO

SEV 3

AssuranceAmerica files +3.0% while sitting on a 22.7% need

Property damage and UM bodily-injury rates rise, collision eases, but the real moves are structural: the renewal cap narrows and the excluded-driver surcharge disappears. A 3% headline over a 22.7% indication means the gap carries forward. Who feels it: 6,561 Georgia auto accounts; Move now: audit driver schedules before the cap narrows further.

6,561 policyholders · \$21.9M premium · indicated 22.7% · effective Nov 15 · ~\$3,334/policy

Why no workers comp story this month?

Southeast workers comp was quiet-to-favorable in September. The one WC rate move — Zurich's proposed 16% cut for Virginia tech and life-sciences accounts — was disapproved by regulators, so those employers stay put. The only other WC activity was program machinery: new Arkansas launches from Builders Mutual and EMC, and two South Carolina program withdrawals. All of it lives on page 3. The small-book Georgia auto rate filings that didn't make a feature are in the page 2 tail list.

NORTHEAST

SOUTHEAST
THIS WEEK

MIDWEST / CENTRAL

WEST



BEYOND WC & AUTO

Package and umbrella carriers are re-pricing the Southeast — and filing well short of the need.

Same screen, every other commercial line: the increases this month cluster in commercial package and excess liability across Virginia, Mississippi and North Carolina. Every lead carrier filed below its indicated rate, and one is quietly tightening who it will even insure.

INDUSTRIES IN THIS ISSUE'S FILINGS

Real Estate & Habitational
CONDO & APARTMENT RISKS LEAD MS

Outpatient Healthcare
IN THE HARTFORD'S VA BOOK

Retail & Main Street
IN THE HARTFORD'S VA BOOK

Auto Dealers & Garages
AUTO-OWNERS TRIMS THE SEGMENT

LEAD FILING

VA

CMP / MULTI-PERIL

SEVERITY 4/5

The Hartford's +8.3% Virginia package filing is the region's biggest by headcount

Approved Sep 1, effective Sep 12. The Hartford re-files a Virginia commercial package increase averaging 8.3% across 20,460 policyholders and \$39.2M in premium, weighting the adjustment toward liability-heavy segments — outpatient healthcare, retail, professional and repair classes — where losses are running hot. A tiering and underwriting revision rides along, so two accounts with the same size can land in different places.

The indicated need was 28.9% — this filing covers less than a third of it. Who feels it: Virginia Main Street package buyers; Move now: set renewal expectations now, because the 20-point gap between filed and indicated is a roadmap for the next filing.

+8.3%

APPROVED AVG

28.9%

INDICATED NEED

20,460

POLICYHOLDERS

\$39.2M

PREMIUM

\$1,915

AVG PREM/POLICY

TWO FILINGS WORTH A CLOSER LOOK

MS

CMP / MULTI-PERIL

SEV 4

State Farm takes +15.4% on Mississippi package, led by condos and apartments

Mississippi habitational risks drive the increase. State Farm adds fixed expense constants and — the part to watch — starts counting catastrophe claims in experience and claims-history rating, so a single storm loss now follows the account. Indicated need was 30.1%. Who feels it: condo and apartment owners; Move now: document cat-claim history before renewal.

9,540 policyholders · \$35.4M premium · indicated 30.1% · effective Nov 15 · ~\$3,711/policy

NC

COMMERCIAL UMBRELLA / EXCESS

SEV 4

Auto-Owners raises NC umbrella +12.5% and shrinks who qualifies

A 2024 North Carolina umbrella loss ratio of 107.7% drives both the rate and an eligibility squeeze: Auto-Owners exits excess garage and dealership E&O, and makes heavy farm trucks over 20,000 GVW and tractor-trailers ineligible for the umbrella unless the underlying auto is placed with Auto-Owners too. Who feels it: dealers and true motor carriers stacking excess limits; Move now: confirm underlying placement before the May 2027 effective date or the umbrella walks.

6,317 policyholders · \$15.6M premium · indicated 13.8% · effective May 5, 2027 · ~\$2,472/policy

THE REST OF THE QUALIFYING RATE LIST

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
GA	RLI	Commercial Auto — Combinations	3 / 5	36	Mar 1, 2027
GA	RLI (Contractors Bonding)	Commercial Auto — Combinations	3 / 5	4	Mar 1, 2027

Also on the radar

Two edge cases that just miss the rate screen. **GuideOne** re-tiered its Mississippi church-niche package (approved Sep 23) at a **revenue-neutral 0%** — no rate story, but new business now gets sorted across paper companies by risk, so placement, not price, is the variable. And **Zurich's proposed 16% Virginia workers-comp cut** for tech, financial and life-sciences middle-market accounts was **disapproved** — a reminder that favorable filings can die at the regulator, leaving those 251 employers on current rates.



BEYOND THE RATE NUMBER

The real Southeast story this month is who's leaving — and how carriers are scoring what's left.

Set the rate filings aside and a pattern shows up: carriers walking away from whole niches, and new programs that price you on data instead of history. Care providers, daycares, nail salons and two workers-comp programs all got exit notices this cycle.

INDUSTRIES IN THIS PAGE'S FILINGS

Child Care & Daycare EXITED BY 3 CARRIERS	Residential & Social Care AMGUARD CARE PROVIDERS RUNOFF	Nail Salons & Personal Services STATE FARM NON-RENEWAL	Workers Comp Programs TWO SC WITHDRAWALS
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LEAD FILING

MS

CMP — CARE PROVIDERS

SEVERITY 5/5

AmGUARD runs off its entire Care Providers book in Mississippi and North Carolina

Approved Sep 1 (MS) and Sep 2 (NC). AmGUARD is winding down its Care Providers program and non-renewing every policy after the program administrator ended its agreement and moved the book to an unaffiliated carrier. The companion North Carolina filing carries the same runoff on a Jan 27, 2027 effective date.

This isn't a rate story — it's a coverage-is-gone story. Who feels it: residential care, assisted-living and social-service operators who bought through that program; Move now: these accounts need a replacement market lined up well before expiration, because there is no renewal to fall back on.

Full runoff MS + NC	Care Providers PROGRAM EXITED	Non-renew EVERY POLICY	Jan 2027 NC EFFECTIVE
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CARRIERS HEADING FOR THE EXITS

GA

CMP — DAYCARE & SALONS

SEV 3

State Farm non-renews daycare and nail salon segments in Georgia and Mississippi

State Farm is fully non-renewing its daycare and nail-salon classes on form CMP-4100 because the niches no longer fit its commercial goals — a matching Mississippi filing carries the same exit. All in-force policies non-renew. Who feels it: child-care centers and salons on State Farm paper; Move now: start replacement shopping a full quarter out.

381 GA policyholders · MS companion filed · effective Jan 1, 2027

GA

COMMERCIAL AUTO

SEV 5

SiriusPoint shuts its Georgia telematics commercial-auto program

The Connected Non-Fleet program is withdrawn after the Nirvana MGA arrangement ended, and all 170 in-force policies non-renew at expiration. The telematics-first pitch these fleets bought into disappears with the program. Who feels it: small telematics-rated fleets; Move now: these accounts shop as fresh risks — gather the driving data before the program goes dark.

170 policyholders · \$5.7M premium · effective Nov 17 · ~\$33,243/policy

SC

WORKERS COMP

SEV 5

Main Street America and Old Dominion withdraw two SC workers-comp programs

Both carriers are formally retiring their South Carolina workers-comp programs as the parent group consolidates products and sunsets legacy systems; the books have already shifted to affiliates (Old Dominion to Midvale). The programs are empty, so this is cleanup — but the paper your client knew is gone. Who feels it: SC employers formerly on these programs; Move now: confirm which affiliate now holds the policy.

n/d · books moved to affiliates · effective Sep 4

MS

BOP / PACKAGE

SEV 5

Next Insurance expands its Mississippi daycare exit to all BOP lines

An amended notice widens Next's Mississippi daycare withdrawal from general liability to every business-owner line — liability, property and package — with non-renewals from late September. Who feels it: Mississippi child-care operators on Next; Move now: this is the third daycare exit in the state this month, so move early while replacement capacity still exists.

n/d · all BOP daycare lines · effective Sep 28

ALSO FILED THIS CYCLE

- VA** Worth Casualty launches the Redstone program with camera-footage discounts
- GA** American Modern opens a Georgia Farmowners program — with PFAS and avian-flu exclusions
- AR** EMC launches a low-touch Arkansas WC program with predictive tiering

Also on the radar

Scoring is the quiet trend under the rate numbers. On page 1, **Progressive** added vehicle-history and length-of-ownership variables and **Nationwide** dropped its telematics discount; here, **EMC** and **Worth Casualty** are pricing on predictive tiers and camera footage. The direction is clear: Southeast commercial risks are increasingly priced on data, not just loss history. One large exit falls outside our screen — a carrier's full North Carolina withdrawal from **personal renters liability** (~26,000 policies) — excluded here as a personal line, but worth knowing if your clients carry it.